

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-35049-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francisco C Ledesma
aka Francisco C Ledesma III, aka Francisco
Cruz Ledesma III
60 E 1st St
Clifton, NJ 07011-1004

Shirley Lyn C Ledesma
aka Shirley Lyn Castaneda Ledesma
60 E 1st St
Clifton, NJ 07011-1004

Social Security No.: xxx-xx-1819 xxx-xx-8320

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 4, 2019.

On 1/15/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: February 13, 2020
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 22, 2020

JAN: wdh

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Francisco C Ledesma
Shirley Lyn C Ledesma
DebtorsCase No. 18-35049-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 185Page 1 of 3
Total Noticed: 71

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db Francisco C Ledesma, 60 E 1st St, Clifton, NJ 07011-1004
 jdb Shirley Lyn C Ledesma, 60 E 1st St, Clifton, NJ 07011-1004
 518008566 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517936152 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 517936153 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518057303 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517936160 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
 517936161 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 517963368 +Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
 518133909 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 517936148 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
 517936151 +Nissan-Infinity, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
 518449312 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517936149 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)
 517936177 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 518049121 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517936178 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
 518063148 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 517936179 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 517936180 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 518570360 +Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:53
 Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517936146 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 23 2020 01:04:17 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
 517936150 +E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 23 2020 01:04:17 America Honda Finance, Attn: Bankruptcy Dept, PO Box 168088, Irving, TX 75016-8088
 517936147 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 23 2020 01:04:36
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Fl, Coral Gables, FL 33146-1837
 518021274 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 23 2020 01:00:58
 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517936154 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:00:24 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518017009 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Jan 23 2020 01:12:47
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517936155 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:00:24
 Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
 517936156 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:40 Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517936157 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517936158 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 23 2020 01:01:17 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 518057277 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:54
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 517936159 +E-mail/PDF: pa_dc_ed@navient.com Jan 23 2020 01:00:32 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517936162 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jan 23 2020 01:04:58 Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
 518048635 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 23 2020 01:01:22 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: 185

Page 2 of 3
Total Noticed: 71

Date Rcvd: Jan 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517936163 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jan 23 2020 01:00:56
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517936164 +E-mail/PDF: pa_dc_claims@navient.com Jan 23 2020 01:02:01
Po Box 9000, Wiles-Barr, PA 18773-9000 Navient, Attn: Bankruptcy,
518048381 E-mail/PDF: pa_dc_claims@navient.com Jan 23 2020 01:02:01
c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640 Navient CFC,
518048380 E-mail/PDF: pa_dc_claims@navient.com Jan 23 2020 01:01:14
c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640 Navient PC TRUST,
518062769 E-mail/PDF: pa_dc_claims@navient.com Jan 23 2020 01:02:02
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
517936165 +E-mail/Text: electronicbkydocs@nelnet.net Jan 23 2020 01:04:08
Po Box 82505, Lincoln, NE 68501-2505 Nelnet, Attn: Claims,
518033724 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:53
Portfolio Recovery Associates, LLC, C/o Synchrony Car Care, POB 41067, Norfolk VA 23541
518051779 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:55
Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,
Norfolk VA 23541
518028008 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:12
Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
518046979 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:56
Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
518028063 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:03
Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518028011 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:53
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,
Norfolk VA 23541
518062112 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:00:27
Portfolio Recovery Associates, LLC, c/o LORD&TAYLOR, POB 41067, Norfolk VA 23541
518028562 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:00:27
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518046940 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:56
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517964125 +E-mail/Text: JCAP_BNC_Notices@jcapi.com Jan 23 2020 01:04:25
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 Premier Bankcard, Llc,
518025084 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:54
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518044248 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:54
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518044250 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:54
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
517936168 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:02:05
Po Box 965060, Orlando, FL 32896-5060 Syncb/PLCC, Attn: Bankruptcy,
517936166 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:00:36
Po Box 965060, Orlando, FL 32896-5060 Syncb/ccsycc, Attn: Bankruptcy,
517936167 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:01:20
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 Syncb/cheapoair Dc,
517936169 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:01:31
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank,
517936432 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:00:42
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 Synchrony Bank,
518050744 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:01:19
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 Synchrony Bank,
517936170 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:02:13
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/ JC Penneys,
517936171 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:00:37
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/ Old Navy,
517936172 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:00:47
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Amazon,
517936173 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:02:14
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Banana Republic,
517936174 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:00:38
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Gap,
517936175 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:01:12
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Walmart,
517936176 +E-mail/PDF: gecscedi@recoverycorp.com Jan 23 2020 01:01:28
Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064,
518062733 +E-mail/Text: bncmail@w-legal.com Jan 23 2020 01:04:18
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 50

District/off: 0312-2

User: admin
Form ID: 185

Page 3 of 3
Total Noticed: 71

Date Rcvd: Jan 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518052154* +Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,
Coral Gables, FL 33146-1837
518570361* +Wilmington Savings Fund Society, FSB, c/o AMIP Management,
3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magrtrustee.com
Maxine Evans amipbk@ghidottberger.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor Metropolitan Life Insurance Company
rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9